

REMARKS

In response to the Office Action mailed January 25, 2002, the Applicant respectfully requests that the Examiner enter the above amendments and consider the following remarks. A marked-up version of the changes is attached hereto. A terminal disclaimer and the requisite fee have been submitted herewith to overcome the double patenting rejections. In addition, claim 1 was amended to correct informalities. Claims 1-25 are still pending in the application. The Applicant respectfully requests further examination and reconsideration of the application in light of the terminal disclaimer and accompanying remarks.

Double Patenting Rejections

The Examiner rejected claims 1-9 under the judicially created doctrine of obviousness-type double patenting as being unpatentable over various claims of U.S. Patent No. 6,014,045. In light of the rejections, the Applicant has submitted herewith a terminal disclaimer and the requisite \$110 fee. Therefore, the Applicant respectfully submits that the double patenting rejections have been overcome.

In support of the rejection, the Examiner inferred meaning into claim 1 of U.S. Patent No. 6,014,645. In this regard, the Applicant respectfully traverses the Examiner's analysis.

Amendment of Claim 1

The Applicant has amended claim 1 in order to correct informalities in the claim language. The Applicant respectfully submits that the changes merely clarify what was already inherent in the claims.

Claims 10-25

On December 24, 2001, the Applicant filed a preliminary amendment that added new claims 10-25. The Applicant acknowledges that the terminal disclaimer is applicable to all of the claims in the application.

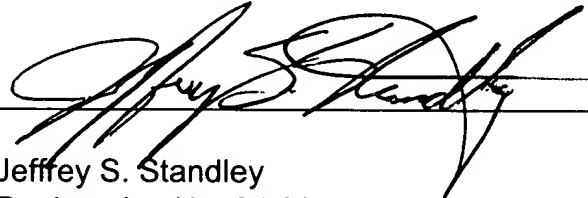
CONCLUSION

The Applicant has submitted herewith a terminal disclaimer and the requisite \$110 fee. Therefore, the Applicant respectfully submits that the present application is now in condition for allowance, and such action is earnestly requested.

Respectfully submitted,

Date:

2/22/02

A handwritten signature in black ink, appearing to read "Jeffrey S. Standley", is written over a horizontal line.

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VERSION WITH MARKINGS TO SHOW CHANGES MADE

IN THE CLAIMS

Please amend the following claims:

1. (amended) An electronic method for applying for a financial card, comprising:

- (a) ^{s/}~~S~~ Storing financial card data for participating financial institutions;
- (b) ^{v/}~~P~~ Providing ratings associated with said financial card ~~term~~ data;
- (c) ^{v/}~~P~~ Prompting an applicant for application data;
- (d) ^{a/}~~A~~ Analyzing said application data provided by said applicant;
- (e) ^{a/}~~A~~ Assigning a rating to said applicant based on said analyzing;
- (f) ^{e/}~~L~~ Locating financial card offers by comparing said rating with said ~~stored~~

financial card data for participating financial institutions; and

- (g) ^{v/}~~P~~ Presenting said financial card offers to said applicant.